

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ALFRED SCHIAVO
NANCY SCHIAVO
Debtor(s)

Case No. 08-13909

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/30/2008.
- 2) The plan was confirmed on 08/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/21/2009.
- 5) The case was converted on 08/26/2009.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$113,994.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,070.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,070.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,267.74
Court Costs	\$0.00
Trustee Expenses & Compensation	\$220.87
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,488.61**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES	Unsecured	471.00	497.21	497.21	0.00	0.00
AT&T MOBILITY LLC	Unsecured	50.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	972.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	939.00	NA	NA	0.00	0.00
CBA COLLECTION BUREAU	Unsecured	156.00	NA	NA	0.00	0.00
CONSUMERS COOP CU	Unsecured	2,532.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	463.00	525.62	525.62	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,204.00	1,356.02	1,356.02	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,419.00	1,526.49	1,526.49	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	802.00	895.53	895.53	0.00	0.00
MERRICK BANK	Unsecured	1,309.00	1,383.36	1,383.36	0.00	0.00
OAC	Unsecured	68.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,838.00	4,956.98	4,956.98	0.00	0.00
REDBIRD FINANCIAL	Secured	2,959.74	2,959.74	2,959.74	2,521.12	60.27
RUBIDELL RESORT CONDO ASSOC	Secured	NA	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	48.00	NA	NA	0.00	0.00
STATE DISBURSEMENT UNIT	Priority	2,433.00	NA	NA	0.00	0.00
STATE DISBURSEMENT UNIT	Priority	NA	14,770.49	14,770.49	0.00	0.00
WELLS FARGO HOME MTGE	Secured	23,907.51	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	OTHER	NA	NA	NA	0.00	0.00
WFNNB/HARLEM FURNITURE	Unsecured	80.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,959.74	\$2,521.12	\$60.27
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,959.74	\$2,521.12	\$60.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$14,770.49	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$14,770.49	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,141.21	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,488.61</u>	
Disbursements to Creditors	<u>\$2,581.39</u>	
TOTAL DISBURSEMENTS :		<u>\$4,070.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/09/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.